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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/365,066	07/30/1999	JOSEPH FRUTUOSO	5053-23300	1321

7590 12/23/2003

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EXAMINER

NGUYEN, NGA B

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 12/23/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/365,066

Applicant(s)

FRUTUOSO ET AL.

Examiner

Nga B. Nguyen

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 22 September 2003.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-4,6-8,10,12-15,17-27,29-34,36 and 38-62 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-4,6-8,10,12-15,17-27,29-34,36 and 38-62 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. §§ 119 and 120

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
* See the attached detailed Office action for a list of the certified copies not received.
- 13) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application) since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.
a) ☐ The translation of the foreign language provisional application has been received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121 since a specific reference was included in the first sentence of the specification or in an Application Data Sheet. 37 CFR 1.78.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 13, 14.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____

DETAILED ACTION

1. This Office Action is the answer to the Amendment filed on September 22, 2003, which paper has been placed of record in the file.

2. Claims 5, 28, and 63-70 are canceled.

Claims 1-4, 6-8, 10, 12-15, 17-27, 29-34, 36, and 38-62 are pending in this application.

Response to Arguments/Amendment

3. Applicant's arguments with respect to claims 1-4, 6-8, 10, 12-15, 17-27, 29-34, 36, and 38-62 have been considered but moot in view of new grounds rejection.

4. Applicant's amendment necessitated the new grounds of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

Claim Rejections - 35 USC § 102

5. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

6. Claims 1, 2, 6-8, 10, 12, 13, 17, 18, 19, 22, 32-34, 36, 38-47, and 49-62 are rejected under 35 U.S.C. 102(e) as being anticipated by Walker et al (hereinafter Walker), U.S. Patent No. 5,794,207.

Regarding claim 1, Walker discloses a method for processing receiving trading partner transactions comprising:

receiving at least one incoming transaction from at least one sending trading partner (column 16, lines 63-67, central controller receives CPO from the buyer);

automatically reading additional information from an administration system in data communication with a computer system, wherein the additional information is read in response to receiving at least one incoming transaction from the at least one sending trading partner, and wherein the additional information is identified by at least one business rule (column 16, line 66-column 17, line 7, the boilerplate legal language is automatically added without the interaction of the buyer to form a completed CPO);

generating at least one outgoing transaction in response to reading the additional information from the administration system, where at least one outgoing transaction comprise data from the incoming transaction and the additional information read from the administration system (column 16, line 63-column 17, line 7; the CPO submitted by the buyer is generating by central controller to add the boilerplate legal language to form a completed CPO, thus the completed CPO is equivalent to the outgoing transaction comprises the CPO information from the buyer and the additional information added from the contract details database of central controller);

translating at least one outgoing transaction into a format readable by a receiving trading partner (column 17, line 65-column 18, line 14; translating the CPO into a language format readable by the appropriate sellers; or column 17, lines 8-25; translating the CPO into a data format readable by the sellers);

sending at least one outgoing transaction to at least one receiving trading partner (column 18, lines 15-33, the completed CPO is sent to the seller).

Regarding claim 2, Walker discloses further discloses the at least one business rule comprises one or more keywords (column 17, lines 1-5).

Regarding claims 6, 7, Walker further discloses the reading additional information from the administration system in response to the computer system receiving the incoming transaction from the at least one sending trading partner further comprises: extracting the additional information from the administration system according to search criteria wherein search criteria comprise one or more keywords.(column 17, lines 65-column 18, line 15).

Regarding claim 8, Walker further discloses queuing the outgoing transaction in response to the computer system generating the outgoing transaction (column 17, lines 65-66, storing CPOs).

Regarding claim 10, Walker further discloses the computer system sending the outgoing transaction to the at least one receiving trading partner through an industry clearinghouse system (column 27, line 20-column 28, line 17, sending the CPO through the trusted server).

Regarding claims 12, 17, Walker further discloses the incoming transaction is an insurance-related transaction (column 31, lines 45-58).

Regarding claims 52-56, Walker further discloses at least one business rule comprises: a receiving trading partner identifier, an administration system identifier, a transaction identifier, a transaction status, a sending trading partner identifier (column 17, lines 47-65).

Regarding claim 57, Walker further discloses the business rule is entered into a database (column 17, lines 1-5).

Regarding claim 13, Walker discloses a system comprising: a CPU (column 12, lines 3-7); a database coupled to the CPU (column 13, lines 1-67); an administration system coupled to the CPU (column 13, lines 1-67); a memory coupled to the CPU (column 12, lines 54-67), wherein the memory stores one or more computer programs executable by the CPU wherein the computer programs are executable the steps described in claim 1 above. Moreover, Walker discloses store a trading relationship between trading partners of a transaction, wherein the trading relationship is stored in

the database, wherein at least one trading partner is a sending trading partner and at least one trading partner is a receiving trading partner (column 13, lines 1-67; sending trading partner is the buyer, receiving trading partner is the seller).

Claims 18, 19, 22, 32-34, 36, 38, 58-62 are written in computer software that parallel limitations found in claims 1, 2, 57, 6-8, 10, 12, 52-56 as discussed above, therefore, are rejected by the same rationale.

Regarding claims 39-44, Walker further the outgoing transaction is an insurance-related transaction, an annuity asset pricing transaction, a positions and valuation focused refresh transaction, an insurance pricing transaction, a commission settlement transaction (column 31, line 15-column 32, line 32).

Regarding claim 45, Walker further discloses the sending trading partner is the receiving trading partner (column 22, line 39-column 23, line 18; in case of counteroffer the buyer is also the receiving trading partner).

Regarding claim 46, Walker further discloses the carrier medium is a memory medium (column 12, lines 54-67).

Claims 47, 49-51 are written in computer software that parallel limitations found in claims 13, 57, 12, 46 discussed above, therefore are rejected by the same rationale.

Claim Rejections - 35 USC § 103

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the

invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. Claims 3, 4, 14, 15, 20, 21, 23-27, and 48 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al (hereinafter Walker), U.S. Patent No. 5,794,207.

Regarding claims 3, 4, 14, 15, Walker further discloses the at least one business rule comprises one or more logical operators and a string of at least one keyword and at least one operator (column 17, lines 1-5). Walker does not teach the business rule is defined and is entered into the computer system by a user via a user interface. However, entering the data into the computer system via a user interface is well known in the art of manipulating data using the computer system. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to combine the feature above with Walker's for the purpose of allowing contract detail data stored in the database of central controller in order to help the buyer to create the complete CPO.

Claims 20, 21, 48 are written in computer software that parallel limitations found in claims 3, 4, 14 as discussed above, therefore, are rejected by the same rationale.

Regarding claims 23-27, Walker does not disclose the administration system form which additional information is read is specified by a map, wherein the map comprises a relationship between the outgoing transaction and a source for the additional information and the map is specified by a user through a user interface; generating the map comprises: selecting one or more source fields, wherein each source field corresponds to the source for the additional information; selecting a destination field, wherein each destination field corresponds to the outgoing transaction,

the value of the destination field is a sum of respective values of the one or more selected source fields, a value of the destination field as a function of the one or more source fields. However, creating database by a user through a user interface is well known in the art of manipulating data using the computer system. Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to combine the feature above with Walker's for the purpose of allowing many different database are stored in the central controller for accessing purpose.

9. Claims 29-31 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al (hereinafter Walker), U.S. Patent No. 5,794,207, in view of Wamsley et al (hereinafter Wamsley), U.S. Patent No. 5,956,687.

Regarding claims 29-31, Walker does not teach the computer system implements storing a schedule in memory, wherein the schedule relates to the incoming transaction, and wherein the schedule comprises: a predetermined time for receiving the incoming transaction from the at least one sending trading partner, a predetermined time for reading the additional information from the administration system, a predetermined time for sending the outgoing transaction to the at least one receiving trading partner. Wamsley teaches such feature above (see column 32, line 49-column 33, line 20). Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to include the feature above with Walker's for the purpose of providing more convenient for the seller to receiving an incoming transaction at a specified date and time.

Conclusion

10. Claims 1-4, 6-8, 10, 12-15, 17-27, 29-34, 36, and 38-62 are rejected.
11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Nga B. Nguyen, whose telephone number is (703) 306-2901. The examiner can normally be reached on Monday-Thursday from 8:30 AM-6:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough, can be reached on (703) 308-0505.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 308-1113.

12. **Any response to this action should be mail to:**

Commissioner of Patents and Trademarks
c/o Technology Center 3600
Washington, D.C. 20231

or faxed to:

(703) 872-9326, (for formal communications intended for entry)

or:

(703) 308-3961 (for informal or draft communications, please

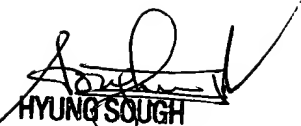
label "PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park 5, 2451 Crystal Drive, Arlington, VA, Seventh Floor (Receptionist).

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Nga B. Nguyen
December 10, 2003



HYUNG SOUGH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600